

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$100 minimum to \$350 maximum per [day, week or month] offered in increments of \$10.

- ☐ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$564	\$977	\$490	\$1,132		\$760	\$1,756
55	\$702	\$1,494	\$610	\$1,299		\$930	\$1,981
60	\$978	\$1,945	\$850	\$1,692		\$1,300	\$2,587
65	\$1,415	\$2,645	\$1,230	\$2,300		\$1,890	\$3,534
70	\$2,254	\$3,877	\$1,960	\$3,371		\$3,020	\$5,194
75	\$3,876	\$5,968	\$3,370	\$5,190		\$5,160	\$7,946
80	\$6,336	\$11,247	\$5,510	\$6,487		\$10,338	\$11,743

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☐ 20 days ☐ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$100 minimum to \$200 maximum per [day, week or month] offered in increments of \$0.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 100% ☐ 90% ☒ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums waived only after 60 day confinement in nursing home, and only as long as nursing home benefit continues to be paid.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			30** Day Elimination Period.		30** Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$516	\$1,428	Not Available	Not Available	Not Available	Not Available
55	\$744	\$1,812	Not Available	Not Available	Not Available	Not Available
60	\$936	\$2,124	Not Available	Not Available	Not Available	Not Available
65	\$1,404	\$2,784	Not Available	Not Available	Not Available	Not Available
70	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
75	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
80	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums for the policy and attached riders will be waived after confined in a nursing facility or residential care facility for a period of 90 days- Any unearned premium is refunded on a prorata basis. Premiums are waived until facility confinement ends.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$437	\$1,201	\$364	\$1,001		\$578	\$1,588	
55	\$527	\$1,244	\$439	\$1,037		\$698	\$1,646	
60	\$731	\$1,536	\$610	\$1,280		\$968	\$2,032	
65	\$992	\$1,875	\$827	\$1,563		\$1,313	\$2,481	
70	\$1,463	\$2,458	\$1,219	\$2,048		\$1,935	\$3,251	
75	\$2,920	\$4,614	\$2,433	\$3,845		\$3,863	\$6,103	
80	\$4,383	\$6,574	\$3,652	\$5,479		\$5,798	\$8,696	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any attached riders and spouse's premium if covered under the same policy.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$431	\$1,135	\$388	\$1,020		\$685	\$1,916
55	\$571	\$1,429	\$514	\$1,285		\$903	\$2,375
60	\$816	\$1,868	\$734	\$1,679		\$1,273	\$3,036
65	\$1,230	\$2,505	\$1,106	\$2,251		\$1,887	\$3,994
70	\$1,983	\$3,532	\$1,782	\$3,174		\$2,991	\$5,540
75	\$3,184	\$5,045	\$2,862	\$4,535		\$4,666	\$7,663
80	\$4,951	\$7,370	\$4,450	\$6,624		Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

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Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums due for the policy and any attached riders are waived after satisfaction of a 90-day waiting period for facility confinement. Any unearned premium is refunded on a pro-rata basis, including premiums paid during the 90-day waiting period. Premiums are waived until facility confinement ends.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$348	\$956	\$302	\$832		\$504	\$1,386	
55	\$453	\$1,132	\$394	\$984		\$656	\$1,640	
60	\$629	\$1,416	\$547	\$1,231		\$912	\$2,052	
65	\$949	\$1,899	\$826	\$1,651		\$1,376	\$2,752	
70	\$1,535	\$2,685	\$1,334	\$2,335		\$2,224	\$3,892	
75	\$2,594	\$4,151	\$2,256	\$3,610		\$3,760	\$6,016	
80	\$4,256	\$6,384	\$3,701	\$5,551		\$6,168	\$9,252	

Refer to Rate History Section for information on premium increases for this company.

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Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$250 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums are waived after benefits have been paid for (90) consecutive days.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$460	\$1,120	\$400	\$980		\$640	\$1,560	
55	\$620	\$1,430	\$540	\$1,250		\$860	\$2,000	
60	\$890	\$1,910	\$780	\$1,670		\$1,250	\$2,680	
65	\$1,390	\$2,640	\$1,220	\$2,320		\$1,890	\$3,580	
70	\$2,270	\$3,810	\$1,990	\$3,340		\$2,900	\$4,870	
75	\$3,920	\$6,040	\$3,440	\$5,300		\$5,150	\$7,930	
80	\$6,370	\$9,170	\$5,590	\$8,050		\$8,310	\$11,970	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ 60% ☒ 50%
☒ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

During a period of care, premiums are waived on monthly basis if: 1) certified as chronically ill ;2) have plan of care; 3) satisfied elimination period; & 4) receiving benefits. Surviving spouse/partner waiver waives prems. if have identical policies.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$381	\$994	\$340	\$887		\$640	\$1,670	
55	\$504	\$1,210	\$450	\$1,080		\$820	\$1,968	
60	\$750	\$1,576	\$670	\$1,407		\$1,240	\$2,604	
65	\$1,109	\$2,096	\$990	\$1,871		\$1,840	\$3,478	
70	\$1,758	\$2,901	\$1,570	\$2,591		\$2,910	\$4,802	
75	\$2,778	\$3,972	\$2,480	\$3,546		\$4,510	\$6,449	
80	\$4,592	\$5,924	\$4,100	\$5,289		\$7,470	\$9,636	

Refer to Rate History Section for information on premium increases for this company.

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Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☒ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Policy Premiums will be waived after satisfying the Elimination Period

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$689	\$1,432	\$570	\$1,191		\$842	\$2,107	
55	\$826	\$1,597	\$656	\$1,300		\$1,029	\$2,561	
60	\$1,184	\$2,020	\$944	\$1,623		\$1,409	\$2,974	
65	\$1,689	\$2,745	\$1,374	\$2,307		\$2,066	\$4,048	
70	\$2,708	\$4,085	\$2,286	\$3,654		\$3,345	\$5,561	
75	\$4,572	\$6,600	\$3,941	\$6,114		\$5,500	\$8,740	
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available	

Refer to Rate History Section for information on premium increases for this company.

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Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$250 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☒ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

We will waive any premium that becomes due after 12 days of covered Qualified Long Term Care services are provided during a Plan of Care. Days when covered services are received which are used to satisfy the Elimination Period can be used to satisfy the qualifications for this benefit. We will also refund the pro-rata portion of any premium You have paid for the period You qualify for waiver of premium. * Also have Dual Waiver of Premium as an Optional Rider.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

20* Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$518	\$1,083	\$448	\$937		\$747	\$1,561	
55	\$643	\$1,280	\$556	\$1,107		\$913	\$1,817	
60	\$893	\$1,714	\$772	\$1,482		\$1,278	\$2,454	
65	\$1,296	\$2,385	\$1,121	\$2,062		\$1,801	\$3,314	
70	\$1,987	\$3,398	\$1,718	\$2,938		\$2,739	\$4,684	
75	\$3,466	\$5,302	\$2,996	\$4,584		\$4,764	\$7,289	
80	\$5,549	\$7,713	\$4,797	\$6,668		\$7,561	\$10,510	

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

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Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$100 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☒ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☒ 70% ☒ See company's notes, pp 119-142

Waiver of Premium

While receiving benefits and after the satisfaction of the elimination period.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$542	\$1,275	\$434	\$1,020		\$723	\$2,142
55	\$638	\$1,541	\$510	\$1,233		\$918	\$2,474
60	\$861	\$1,902	\$689	\$1,522		\$1,250	\$2,958
65	\$1,307	\$2,444	\$1,046	\$1,955		\$1,913	\$3,723
70	\$2,072	\$3,538	\$1,658	\$2,831		\$3,137	\$5,304
75	\$3,793	\$5,546	\$3,035	\$4,437		\$5,228	\$7,871
80	\$6,981	\$9,254	\$5,585	\$7,404		Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$250 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☒ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

When benefit-eligible

Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$442	\$1,551	\$395	\$1,384		\$677	\$2,379
55	\$551	\$1,667	\$492	\$1,488		\$844	\$2,561
60	\$713	\$1,843	\$637	\$1,645		\$1,094	\$2,833
65	\$1,042	\$2,102	\$930	\$1,877		\$1,582	\$3,232
70	\$1,679	\$2,925	\$1,499	\$2,612		\$2,560	\$4,482
75	\$3,079	\$4,753	\$2,750	\$4,244		\$3,918	\$6,071
80	\$4,427	\$6,147	\$3,953	\$5,488		\$5,645	\$7,858

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☒ 60% ☒ 50%
☒ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☒ See company's notes, pp 119-142

Waiver of Premium

Waiver available for NF, RCF, HHC w/ prem waived for life if NF-confined for 180 consec. days. Joint Waiver (spouse prem waived while insured NF-confined) and Survivorship (sps. prem waived for life upon death of insured) available to couples at add'l premium.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$584	\$1,670	\$479	\$1,372		\$988	\$2,827	
55	\$742	\$1,976	\$609	\$1,622		\$1,147	\$3,054	
60	\$920	\$2,213	\$755	\$1,818		\$1,552	\$3,735	
65	\$1,296	\$2,720	\$1,064	\$2,234		\$2,328	\$4,887	
70	\$2,027	\$3,653	\$1,665	\$3,001		\$3,686	\$6,643	
75	\$3,412	\$5,304	\$2,803	\$4,356		\$6,702	\$10,419	
80	Not Available	Not Available	\$4,760	\$6,598		Not Available	Not Available	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums due for the policy and any attached riders are waived after satisfaction of a 90 calendar day waiting period for facility confinement. Any unearned premium is refunded on a pro-rata basis. Premiums are waived until facility confinement ends. (7 calendar days counted for one or more days of confinement during a 7-day period)

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$380	\$1,046	\$331	\$910		\$525	\$1,444	
55	\$462	\$1,155	\$402	\$1,004		\$638	\$1,594	
60	\$652	\$1,467	\$567	\$1,276		\$900	\$2,025	
65	\$897	\$1,793	\$780	\$1,559		\$1,238	\$2,475	
70	\$1,467	\$2,567	\$1,276	\$2,233		\$2,025	\$3,544	
75	\$2,245	\$3,912	\$2,126	\$3,402		\$3,375	\$5,400	
80	\$4,238	\$6,357	\$3,686	\$5,528		\$5,850	\$8,775	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

premium waiver takes effect the day after the date the elimination period is met. It ends on the date the policyholder is no longer benefit eligible.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$633	\$1,021	\$550	\$888		\$1,000	\$1,738
55	\$863	\$1,409	\$750	\$1,225		\$1,375	\$2,363
60	\$1,236	\$2,013	\$1,075	\$1,750		\$1,925	\$3,313
65	\$1,840	\$2,961	\$1,600	\$2,575		\$2,863	\$4,900
70	\$2,717	\$4,212	\$2,363	\$3,663		\$4,183	\$7,038
75	\$4,758	\$6,914	\$4,138	\$6,013		\$7,388	\$11,813
80	\$6,799	\$9,071	\$5,913	\$7,888		Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days ☐ TYPE
☒ 20 days ☐ 90 days ☐ Calendar Day
☐ 30 days ☒ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$90 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☐ per day ☐ per week ☒ per month
☒ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Takes effect upon benefit eligibility(after elimination period is satisfied)

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			100** Day Elimination Period.			100** Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$615	\$1,391	\$534	\$1,210		\$9,849	\$2,412	
55	\$677	\$1,502	\$589	\$1,306		\$1,100	\$2,618	
60	\$955	\$1,871	\$830	\$1,627		\$1,538	\$3,343	
65	\$1,415	\$2,523	\$1,231	\$2,194		\$2,288	\$4,444	
70	\$2,320	\$3,798	\$2,018	\$3,303		\$3,732	\$6,403	
75	\$4,059	\$6,111	\$3,530	\$5,314		\$6,407	\$9,939	
80	\$6,672	\$9,569	\$5,802	\$8,321		\$10,311	\$15,121	

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

[** Carrier does not offer a 90-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☒ 7 Yrs. ☐ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days ☐ TYPE
☒ 20 days ☐ 90 days ☒ Calendar Day
☐ 30 days ☒ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$90 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Takes effect upon benefit eligibility(after elimination period is satisfied)

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			100** Day Elimination Period.			100** Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$931	\$2,273	\$810	\$1,977		Not Available	Not Available
55	\$1,039	\$2,457	\$903	\$2,137		Not Available	Not Available
60	\$1,460	\$3,042	\$1,270	\$2,645		Not Available	Not Available
65	\$2,153	\$4,069	\$1,872	\$3,538		Not Available	Not Available
70	\$3,515	\$6,070	\$3,057	\$5,278		Not Available	Not Available
75	\$6,174	\$9,686	\$5,369	\$8,423		Not Available	Not Available
80	\$10,002	\$14,772	\$8,697	\$12,846		Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

[** Carrier does not offer a 90-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☒ 20 days ☐ 90 days ☐ Calendar Day
☐ 30 days ☒ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$90 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Takes effect upon benefit eligibility (after elimination period is satisfied).

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			100** Day Elimination Period.			100** Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$541	\$1,316	\$471	\$1,145		\$871	\$2,309	
55	\$594	\$1,422	\$517	\$1,236		\$973	\$2,505	
60	\$841	\$1,772	\$731	\$1,541		\$1,366	\$3,202	
65	\$1,252	\$2,313	\$1,089	\$2,081		\$2,046	\$4,262	
70	\$2,071	\$3,610	\$1,801	\$3,139		\$3,370	\$6,150	
75	\$3,676	\$5,818	\$3,196	\$5,060		\$5,870	\$9,562	
80	\$6,153	\$9,148	\$5,350	\$7,955		\$9,611	\$14,596	

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

[** Carrier does not offer a 90-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums for the policy and attached riders will be waived after confinement in a nursing/residential facility for a period of 90 days. Any unearned premium is refunded on pro rata basis. Premiums are waived until facility confinement ends.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$407	\$1,221	\$339	\$1,017		\$538	\$1,615
55	\$509	\$1,322	\$424	\$1,102		\$673	\$1,749
60	\$678	\$1,594	\$565	\$1,328		\$897	\$2,108
65	\$1,017	\$2,035	\$848	\$1,695		\$1,346	\$2,691
70	\$1,560	\$2,652	\$1,300	\$2,210		\$2,063	\$3,507
75	\$2,848	\$4,272	\$2,373	\$3,560		\$3,767	\$5,651
80	\$4,408	\$6,391	\$3,673	\$5,326		\$5,830	\$8,454

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☒ 20 days ☐ 90 days ☐ Calendar Day
☐ 30 days ☒ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Lifetime WP if in NH 180 days; Joint WP and Survivorship WP are available at extra cost.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			100** Day Elimination Period.			100** Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$540	\$1,562	\$421	\$1,217		\$898	\$2,596	
55	\$687	\$1,849	\$536	\$1,441		\$1,043	\$2,804	
60	\$852	\$2,070	\$664	\$1,613		\$1,411	\$3,430	
65	\$1,200	\$2,544	\$935	\$1,982		\$2,117	\$4,489	
70	\$1,878	\$3,418	\$1,463	\$2,663		\$3,352	\$6,101	
75	\$3,161	\$4,962	\$2,463	\$3,866		\$6,095	\$9,569	
80	Not Available	Not Available	\$4,183	\$5,856		Not Available	Not Available	

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

[** Carrier does not offer a 90-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$40 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

For Confined Care, prems are waived after 90 consecutive day of confinement beyond the Elim Period. For Home Care, prems are waived after covered home care services are rec'd on a regular basis (at least 3 days out of every 7) for 90 consecutive days

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$449	\$1,387	\$378	\$1,168		\$631	\$1,950	
55	\$698	\$1,767	\$586	\$1,482		\$923	\$2,335	
60	\$1,004	\$2,129	\$840	\$1,781		\$1,242	\$2,633	
65	\$1,416	\$2,563	\$1,186	\$2,146		\$1,693	\$3,065	
70	\$2,173	\$3,629	\$1,789	\$2,988		\$2,512	\$4,194	
75	\$3,756	\$6,085	\$3,062	\$4,961		\$4,248	\$6,882	
80	Not Available	Not Available	\$5,303	\$7,583		\$7,514	\$10,746	

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$100 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Confined Care premiums after the Elimination Period. Home Health Care premiums are waived after covered home services are received on a regular basis (at least 8 days per month) beyond the Elimination Period.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$731	\$1,644	\$585	\$1,315		\$930	\$2,093	
55	\$849	\$1,851	\$679	\$1,481		\$1,080	\$2,354	
60	\$1,084	\$2,321	\$868	\$1,859		\$1,359	\$2,908	
65	\$1,603	\$3,191	\$1,283	\$2,553		\$2,034	\$4,048	
70	\$2,910	\$4,917	\$2,328	\$3,934		\$3,563	\$6,021	
75	\$4,814	\$7,125	\$3,851	\$5,700		\$5,877	\$8,697	
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$1.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☐ 75%
☒ 70% ☒ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums will be waived beginning on the first day that benefits are payable after the Waiting Period has been satisfied. Premiums will continue to be waived until no benefits are payable for 30 consecutive days.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$493	\$1,581	\$338	\$1,083		\$589	\$1,955	
55	\$740	\$2,083	\$507	\$1,427		\$873	\$2,550	
60	\$1,020	\$2,521	\$698	\$1,727		\$1,188	\$3,052	
65	\$1,509	\$3,235	\$1,033	\$2,215		\$1,734	\$3,870	
70	\$2,303	\$4,303	\$1,578	\$2,947		\$2,616	\$5,113	
75	\$3,985	\$6,489	\$2,730	\$4,444		\$4,517	\$7,697	
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available	

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☐ 20 days ☐ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums will be waived once the policyowner has met the need for long-term care outlined in the contract.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

42* Day Elimination Period.			84** Day Elimination Period.			84** Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$641	\$2,345	\$557	\$2,038		\$809	\$3,182	
55	\$789	\$2,504	\$686	\$2,176		\$1,004	\$3,384	
60	\$1,042	\$2,826	\$906	\$2,457		\$1,330	\$3,768	
65	\$1,424	\$3,306	\$1,238	\$2,874		\$1,819	\$4,365	
70	\$2,261	\$4,505	\$1,966	\$3,917		\$2,887	\$5,895	
75	\$3,726	\$6,429	\$3,240	\$5,591		\$4,733	\$8,337	
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available	

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

[** Carrier does not offer a 90-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums will be waived when there are 91 days on which Qualifying Expenses are incurred OR the Elimination Period is met, if sooner.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

45* Day Elimination Period.			90 Day Elimination Period.		90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$641	\$2,345	\$557	\$2,038	\$809	\$3,182
55	\$789	\$2,504	\$686	\$2,176	\$1,004	\$3,384
60	\$1,042	\$2,826	\$906	\$2,457	\$1,330	\$3,768
65	\$1,424	\$3,306	\$1,238	\$2,874	\$1,819	\$4,365
70	\$2,261	\$4,505	\$1,966	\$3,917	\$2,887	\$5,895
75	\$3,726	\$6,429	\$3,240	\$5,591	\$4,733	\$8,337
80	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☒ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☒ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

If benefits are received for 90 continuous day for confinement to a Nursing Facility or Residential Care Facility and/or for Homemaker Services, Home Health Care, Personal Care, Adult Day Care or Hospice Services on a regular basis, (a regular basis is five days or more per week), we will waive the payment of premiums for the Policy and any attached riders.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			100** Day Elimination Period.			100** Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$509	\$1,104	\$482	\$1,047		\$774	\$1,547	
55	\$605	\$1,238	\$573	\$1,174		\$910	\$1,775	
60	\$835	\$1,565	\$792	\$1,483		\$1,219	\$2,339	
65	\$1,200	\$2,131	\$1,138	\$2,020		\$1,784	\$3,294	
70	\$1,882	\$3,149	\$1,784	\$2,985		\$2,839	\$4,841	
75	\$3,322	\$5,107	\$3,149	\$4,841		\$5,023	\$8,108	
80	\$6,499	\$9,034	\$6,161	\$8,563		\$10,065	\$14,970	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☐ 60 days ☐ TYPE
☒ 20 days ☒ 90 days ☒ Calendar Day
☐ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$25.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

The insured must receive long term care benefits for 90 days before premiums are waived. Waived benefits will continue as long as the insured is receiving long term care benefits.

Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.

20* Day Elimination Period.			90 Day Elimination Period.		90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	Not Available	Not Available	Not Available	Not Available	\$304	\$617
55	Not Available	Not Available	Not Available	Not Available	\$332	\$674
60	Not Available	Not Available	Not Available	Not Available	\$443	\$837
65	Not Available	Not Available	Not Available	Not Available	\$753	\$1,288
70	Not Available	Not Available	Not Available	Not Available	\$1,273	\$1,973
75	Not Available	Not Available	Not Available	Not Available	\$2,053	\$2,915
80	Not Available	Not Available	Not Available	Not Available	\$3,407	\$4,634

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$1500 minimum to \$12000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

We waive premium 180 calendar days after eligible for benefits. This applies to both Facility Care and Home and Community Care and does not require any out of pocket expense.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$573	\$1,438	\$490	\$1,229		\$803	\$2,360	
55	\$725	\$1,681	\$619	\$1,437		\$1,015	\$2,751	
60	\$976	\$2,099	\$834	\$1,794		\$1,368	\$3,365	
65	\$1,413	\$2,699	\$1,208	\$2,307		\$1,980	\$4,336	
70	\$2,292	\$3,919	\$1,959	\$3,350		\$3,211	\$5,973	
75	\$4,036	\$6,256	\$3,450	\$5,347		\$5,656	\$9,275	
80	\$5,889	\$8,539	\$5,033	\$7,298		\$8,251	\$12,377	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ 60% ☒ 50%
☒ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

After satisfaction of the Elimination period and receiving benefits, premiums will be waived. Premium paid for the Elimination Period will be refunded upon waiver approval.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$777	\$2,453	\$647	\$2,044		\$1,262	\$3,604	
55	\$966	\$2,919	\$805	\$2,432		\$1,501	\$4,262	
60	\$1,311	\$3,457	\$1,092	\$289		\$1,941	\$5,017	
65	\$2,005	\$4,383	\$1,671	\$3,652		\$2,890	\$6,409	
70	\$3,101	\$5,861	\$2,584	\$4,884		\$4,420	\$8,795	
75	\$5,068	\$8,044	\$4,224	\$6,703		\$7,271	\$12,163	
80	\$7,953	\$11,120	\$6,627	\$9,267		\$11,387	\$16,838	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ 60% ☒ 50%
☒ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

After satisfaction of the Elimination period and receiving benefits, premiums will be waived. Premium paid for the Elimination Period will be refunded upon waiver approval.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$1,200	\$3,962	\$1,000	\$3,302		\$1,951	\$5,821	
55	\$1,493	\$4,715	\$1,244	\$3,929		\$2,320	\$6,884	
60	\$2,026	\$5,584	\$1,688	\$4,653		\$2,999	\$8,105	
65	\$3,098	\$7,080	\$2,582	\$5,900		\$4,466	\$10,352	
70	\$4,793	\$9,467	\$3,994	\$7,889		\$6,831	\$14,208	
75	\$7,833	\$12,994	\$6,528	\$10,828		\$11,238	\$19,648	
80	\$12,290	\$17,964	\$10,242	\$14,970		\$17,598	\$27,200	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ 60% ☒ 50%
☒ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

After satisfaction of the Elimination period and receiving benefits, premiums will be waived. Premium paid for the Elimination Period will be refunded upon waiver approval.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$706	\$1,887	\$588	\$1,572		\$1,147	\$2,772	
55	\$878	\$2,245	\$732	\$1,871		\$1,365	\$3,278	
60	\$1,192	\$2,659	\$993	\$2,216		\$1,764	\$3,895	
65	\$1,822	\$3,371	\$1,519	\$2,810		\$2,627	\$4,930	
70	\$2,819	\$4,508	\$2,349	\$3,757		\$4,018	\$6,766	
75	\$4,608	\$6,179	\$3,840	\$5,156		\$6,610	\$9,356	
80	\$7,230	\$8,554	\$6,025	\$7,128		\$10,352	\$12,953	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days ☐ TYPE
☐ 20 days ☐ 90 days ☐ Calendar Day
☒ 30 days ☒ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$75 minimum to \$400 maximum per [day, week or month] offered in increments of \$25.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums are waived after 90 days of Qualified LTC Services. The days do not have to be consecutive but they can not be separated by more than 15 consecutive days.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

Day Elimination Period. 3 Year Maximum Policy Benefit			Day Elimination Period. 3 Year Maximum Policy Benefit			Day Elimination Period. Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$445	\$1,102	\$414	\$1,019		\$693	\$1,584	
55	\$579	\$1,298	\$525	\$1,197		\$908	\$1,906	
60	\$818	\$1,630	\$739	\$1,498		\$1,294	\$2,495	
65	\$1,169	\$2,125	\$1,053	\$1,933		\$1,867	\$3,360	
70	\$2,083	\$3,306	\$1,869	\$2,991		\$3,203	\$5,159	
75	\$3,433	\$5,118	\$3,041	\$4,573		\$5,356	\$7,829	
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$100 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Begins the day after Elimination Period is satisfied. Joint and Survivor Waivers of Premium are available as riders for an additional charge.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

0* Day Elimination Period.			0** Day Elimination Period.			0** Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$727	\$1,645	\$581	\$1,316		Not Available	Not Available
55	\$916	\$1,953	\$733	\$1,562		Not Available	Not Available
60	\$1,156	\$2,318	\$925	\$1,854		Not Available	Not Available
65	\$1,695	\$3,088	\$1,356	\$2,471		Not Available	Not Available
70	\$2,834	\$4,647	\$2,267	\$3,718		Not Available	Not Available
75	\$5,023	\$7,513	\$4,019	\$6,010		Not Available	Not Available
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

[** Carrier does not offer a 90-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Provided after confinement in a nursing facility or residential care facility for a period of 90 days, days need not be consecutive.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$315	\$789	\$263	\$658		\$405	\$1,012	
55	\$421	\$947	\$351	\$789		\$540	\$1,215	
60	\$561	\$1,123	\$468	\$936		\$720	\$1,440	
65	\$912	\$1,642	\$760	\$1,368		\$1,170	\$2,106	
70	\$1,509	\$2,490	\$1,257	\$2,075		\$1,935	\$3,192	
75	\$2,281	\$3,422	\$1,901	\$2,851		\$2,925	\$4,387	
80	\$4,036	\$5,651	\$3,363	\$4,709		\$5,175	\$7,245	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums for the policy and attached riders will be waived after confinement in a nursing/residential facility for a period of 90 days. Any unearned premium is refunded on pro rata basis. Premiums are waived until facility confinement ends.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$402	\$1,105	\$335	\$921		\$578	\$1,588	
55	\$485	\$1,146	\$405	\$955		\$698	\$1,646	
60	\$673	\$1,414	\$561	\$1,178		\$968	\$2,032	
65	\$914	\$1,727	\$761	\$1,439		\$1,313	\$2,481	
70	\$1,347	\$2,263	\$1,122	\$1,885		\$1,935	\$3,251	
75	\$2,688	\$4,248	\$2,240	\$3,540		\$3,863	\$6,103	
80	\$4,035	\$6,053	\$3,362	\$5,044		\$5,798	\$8,627	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Automatically applies when qualifications are met. Will not apply when insured is receiving the Alternative Payment Benefit.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$589	\$1,685	\$484	\$1,384		\$1,008	\$2,883	
55	\$749	\$1,994	\$615	\$1,637		\$1,169	\$3,115	
60	\$928	\$2,233	\$762	\$1,834		\$1,583	\$3,809	
65	\$1,307	\$2,744	\$1,074	\$2,254		\$2,375	\$4,985	
70	\$2,046	\$3,687	\$1,680	\$3,028		\$3,760	\$6,776	
75	\$3,443	\$5,352	\$2,828	\$4,396		\$6,837	\$10,627	
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days ☐ TYPE
☒ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$1500 minimum to \$8000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☒ 80% ☐ 75%
☐ 70% ☒ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

After satisfaction of the Elimination Period and receiving benefits, premium will be waived. Premium paid for the Elimination Period will be refunded.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$425	\$1,059	\$354	\$882		\$677	\$1,685	
55	\$521	\$1,158	\$425	\$965		\$812	\$1,803	
60	\$745	\$1,445	\$621	\$1,204		\$1,124	\$2,181	
65	\$1,166	\$2,029	\$972	\$1,691		\$1,691	\$2,943	
70	\$1,879	\$2,932	\$1,566	\$2,443		\$2,695	\$4,205	
75	\$3,110	\$4,354	\$2,591	\$3,628		\$4,406	\$6,168	
80	Not Available	Not Available	\$4,106	\$5,296		\$6,921	\$8,928	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$1500 minimum to \$8000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☒ 80% ☐ 75%
☐ 70% ☒ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

After satisfaction of the Elimination Period and receiving benefits, premium will be waived. Premium paid for the Elimination Period will be refunded.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$675	\$1,682	\$563	\$1,402		\$1,169	\$2,912	
55	\$865	\$1,920	\$721	\$1,600		\$1,496	\$3,321	
60	\$1,283	\$2,488	\$1,069	\$2,074		\$2,213	\$4,294	
65	\$2,026	\$3,524	\$1,688	\$2,937		\$3,498	\$6,087	
70	\$3,060	\$4,774	\$2,550	\$3,978		\$5,324	\$8,305	
75	\$4,767	\$6,674	\$3,973	\$5,562		\$8,346	\$11,685	
80	Not Available	Not Available	\$5,860	\$7,560		\$12,510	\$16,138	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any attached riders and spouse's premium if covered under the same policy.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$457	\$1,203	\$411	\$1,082		\$726	\$2,031
55	\$606	\$1,515	\$544	\$1,362		\$957	\$2,517
60	\$865	\$1,980	\$778	\$1,780		\$1,349	\$3,218
65	\$1,304	\$2,655	\$1,172	\$2,386		\$2,000	\$4,233
70	\$2,102	\$3,743	\$1,889	\$3,365		\$3,170	\$5,872
75	\$3,375	\$5,348	\$3,034	\$4,807		\$4,946	\$8,122
80	\$5,248	\$7,812	\$4,717	\$7,022		Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$40 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

For Confined Care, prems are waived after 90 consecutive day of confinement beyond the Elim Period. For Home Care, prems are waived after covered home care services are rec'd on a regular basis (at least 3 days out of every 7) for 90 consecutive days beyond the Elim Pd.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			90 Day Elimination Period.		90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$499	\$1,543	\$416	\$1,287	\$695	\$2,147
55	\$776	\$1,964	\$643	\$1,627	\$1,016	\$2,571
60	\$1,116	\$2,366	\$923	\$1,956	\$1,366	\$2,895
65	\$1,574	\$2,850	\$1,303	\$2,359	\$1,862	\$3,371
70	\$2,416	\$4,034	\$1,968	\$3,287	\$2,762	\$4,613
75	\$4,171	\$6,757	\$3,368	\$5,457	\$4,673	\$7,570
80	Not Available	Not Available	\$5,832	\$8,340	\$8,266	\$11,820

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$100 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Confined care premiums are waived after the Elimination Period. Home Care premiums are waived after covered home services are received on a regular basis (at least 8 days per month) beyond the Elimination Period.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$635	\$1,430	\$508	\$1,144		\$809	\$1,820
55	\$739	\$1,610	\$591	\$1,288		\$939	\$2,047
60	\$943	\$2,018	\$754	\$1,614		\$1,182	\$2,529
65	\$1,394	\$2,775	\$1,115	\$2,220		\$1,769	\$3,520
70	\$2,530	\$4,276	\$2,024	\$3,421		\$3,097	\$5,235
75	\$4,186	\$6,196	\$3,349	\$4,957		\$5,110	\$7,563
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☒ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

If benefits are received for 90 continuous day for confinement to a Nursing Facility or Residential Care Facility and/or for Homemaker Services, Home Health Care, Personal Care, Adult Day Care or Hospice Services on a regular basis, (a regular basis is five days or more per week), we will waive the payment of premiums for the Policy and any attached riders.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			100** Day Elimination Period.			100** Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$634	\$1,392	\$601	\$1,320		\$983	\$1,966
55	\$768	\$1,584	\$728	\$1,502		\$1,147	\$2,248
60	\$1,056	\$1,987	\$1,001	\$1,884		\$1,547	\$2,976
65	\$1,517	\$2,707	\$1,438	\$2,566		\$2,266	\$4,186
70	\$2,400	\$3,994	\$2,275	\$3,786		\$3,604	\$6,133
75	\$4,224	\$6,480	\$4,004	\$6,143		\$6,379	\$10,301
80	\$8,266	\$11,482	\$7,835	\$10,884		\$12,786	\$19,010

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☐ 60 days ☐ TYPE
☒ 20 days ☒ 90 days ☒ Calendar Day
☐ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$25.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

The insured must receive long term care benefits for 90 days before premiums are waived. Waived benefits will continue as long as the insured is receiving long term care benefits.

Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.

20* Day Elimination Period.			90 Day Elimination Period.		90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	Not Available	Not Available	Not Available	Not Available	\$312	\$633
55	Not Available	Not Available	Not Available	Not Available	\$341	\$692
60	Not Available	Not Available	Not Available	Not Available	\$455	\$860
65	Not Available	Not Available	Not Available	Not Available	\$774	\$1,324
70	Not Available	Not Available	Not Available	Not Available	\$1,309	\$2,029
75	Not Available	Not Available	Not Available	Not Available	\$2,111	\$2,998
80	Not Available	Not Available	Not Available	Not Available	\$3,502	\$4,762

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$1500 minimum to \$12000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

We waive premium 180 calendar days after eligible for benefits. This applies to both Facility Care and Home and Community Care and does not require any out of pocket expense.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$642	\$1,612	\$549	\$1,378		\$900	\$2,646	
55	\$812	\$1,884	\$694	\$1,610		\$1,138	\$3,083	
60	\$1,095	\$2,353	\$936	\$2,011		\$1,534	\$3,773	
65	\$1,583	\$3,023	\$1,353	\$2,584		\$2,218	\$4,857	
70	\$2,569	\$4,394	\$2,196	\$3,755		\$3,600	\$6,696	
75	\$4,519	\$7,005	\$3,863	\$5,987		\$6,332	\$10,385	
80	\$6,595	\$9,563	\$5,637	\$8,174		\$9,241	\$13,862	

Refer to Rate History Section for information on premium increases for this company.